

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Joanne M Brown  
Debtor

Case No. 22-51490-amk  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0647-5  
Date Rcvd: Dec 22, 2022

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2022:

Recip ID	Recipient Name and Address
db	+ Joanne M Brown, 2049 Center Rd, Clinton, OH 44216-8811
27397230	+ David Milazzo, 140 Leighton Ln, Akron, OH 44319-4077
27397231	+ Joseph A. Kacyon, 527 Portage Trail, Cuyahoga Falls, OH 44221-3295
27397233	+ Progressive Direct Insurance Co, c/o Keis George LLP, 55 Public Sq #1900, Cleveland, OH 44113-1906

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rebecca@sremacklaw.com	Dec 22 2022 20:47:00	Rebecca J. Sremack, Sremack Law Firm, 2745 S. Arlington Road, Akron, OH 44312
tr	+ EDI: FJKZURN	Dec 23 2022 01:49:00	Julie K. Zurn, 388 South Main Street Suite 500, Akron, OH 44311-4419
ust	+ Email/Text: ustpregion09.cl.ecf@usdoj.gov	Dec 22 2022 20:47:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27397232	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Dec 22 2022 20:47:00	Progressive Direct Ins Co, PO Box 512929, Los Angeles, CA 90051-0929

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2022

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

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**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Julie K. Zurn	jzurn@brouse.com jkz@trustesolutions.net;cclary@brouse.com;athreatt@brouse.com
Rebecca J. Sremack	on behalf of Debtor Joanne M Brown rebecca@sremacklaw.com

TOTAL: 2

**Information to identify the case:**Debtor 1: Joanne M Brown

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-1165

EIN: --\_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --\_-----

United States Bankruptcy Court: Northern District of Ohio

Date case filed for chapter: 7 12/20/22

Case number: 22-51490-amk

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joanne M Brown	
2. All other names used in the last 8 years	aka Joanne Shaver, aka Joanne Durway, aka Joanne Mays	
3. Address	2049 Center Rd Clinton, OH 44216	
4. Debtor's attorney Name and address	Rebecca J. Sremack Sremack Law Firm 2745 S. Arlington Road Akron, OH 44312	Contact phone 330-644-0061 Email: rebecca@sremacklaw.com
5. Bankruptcy trustee Name and address	Julie K. Zurn 388 South Main Street Suite 500 Akron, OH 44311	Contact phone 330-535-5711 Email: jzurn@brouse.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	455 John F. Seiberling Federal Building US Courthouse 2 South Main Street Akron, OH 44308	Hours open: 9:00 AM – 4:00 PM  Contact phone 330-252-6100  Date: 12/22/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 7, 2023 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification required ***</b> <b>*** Proof of Social Security Number required ***</b>	Location:  <b>341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 4/10/23</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	